Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goverr identifi	he name that is on your nment-issued picture cation (for example, river's license or ort).	Kelvin First name Bernard Middle name	Lee First name Ardis Middle name
identifi	your picture cation to your meeting e trustee.	Hampton Last name Suffix (Sr., Jr., II, III)	Hampton Last name Suffix (Sr., Jr., II, III)
		· · · · · · ·	, , , , , , , , , , , , , , , , , , ,
	her names you used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
	the last 4 digits of Social Security	xxx - xx - <u>3603</u>	xxx - xx - <u>8961</u>
Individ	er or federal dual Taxpayer	OR	OR
Identif	ication number	9 xx - xx	9 xx - xx

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Case Number (if known)

Document Kelvin Bernard Debtor 1 First Name Middle Name Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers		I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		4139 W. 81st St. Number Street	Number Street
		Chicago IL 60652 City State ZIP Code COOK	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

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Case Number (if known)

Document Kelvin Bernard Debtor 1 First Name Middle Name Last Name

Pa	Tell the Court About You	r Bankruptcy	Case				
7. The chapter of the Bankruptcy Code you		Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	are choosing to file under	■ Chapter 7 □ Chapter 11 □ Chapter 12					
	under						
		☐ Chap	ter 13				
8.	How you will pay the fee	local yours subm	court for more details self, you may pay with	about how you may cash, cashier's chec	Please check with the clerk's office in your pay. Typically, if you are paying the fee k, or money order. If your attorney is torney may pay with a credit card or check		
		I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).					
		By la less t pay t	w, a judge may, but is than 150% of the offici he fee in installments).	not required to, wait al poverty line that a . If you choose this c	est this option only if you are filing for Chapter 7. We your fee, and may do so only if your income is opplies to your family size and you are unable to ption, you must fill out the <i>Application to Have the</i> B) and file it with your petition.		
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes.	District None	When	Case Number		
					MM / DD / YYYY		
			District None	When	Case Number		
					MM / DD / YYYY		
			District	When	Case Number		
					MM / DD / YYYY		
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is	☐ Yes.			Relationship to you		
	not filing this case with you, or by a business parter, or by affiliate?		District	When	Case Number, if known		
			Debtor		Relationship to you		
			District	When	Case Number, if known		
_							
11.	Do you rent your residence?	■ No. □ Yes.	Go to line 12 Has your landlord obtain residence?	ned an eviction judgme	nt against you and do you want to stay in your		
			☐ No. Go to line 12. ☐ Yes. Fill out <i>Initial</i> this bankruptcy pe	Statement About an E	viction Judgment Against You (Form 101A) and file it with		

	Case 16-017	14 Doc	1 Filed 01/20/16 Document	Entered 01/20/16 15:53:17 Page 4 of 62	Desc Main
Debto	or 1 Kelvin	Bernard	Hampton	Case Number (if known)	
	First Name	Middle Name	Last Name		
Par	t 3: Report About Any Busin	nesses You Owi	n as a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time	■ No. □ Yes.	Go to Part 4. Name and location of busines	ee.	
	business?	□ 100.	rame and recallent of Edemoc		
	A sole proprietorship is a				
	business you operate as an individual, and is not a		Name of business, if any		
	separate legal entity such as a corporation, partnerhsip, or				
	LLC.		Number Street		
	If you have more than one sole proprietorship, use a				
	separate sheed and attach it				
	to this petition.		City	State	Zip Code
			Oity	oldie	2.6 0000
			Check the appropriate box to	describe your business:	
			☐ Health Care Business (a	as defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Estat	e (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined	I in 11 U.S.C. § 101(53A))	
			☐ Commodity Broker (as o	defined in 11 U.S.C. § 101(6))	
			■ None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropria balance s document No. I No. I Yes.	te deadlines. If you indicate that heet, statement of operations, of the do not exist, follow the process am not filing under Chapter 11 am filing under Chapter 11, but the Bankruptcy Code.	t I am NOT a small business debtor according to the	your most recent or if any of these
		•			
14.	Do you own or have any	No.			
	property that poses or is alleged to pose a threat	Yes.	What is the hazard?		
	of imminent and				
	indentifiable hazard to				
	public health or safety? Or do you own any				
	property that needs		If immediate attention is needs	Shopped tiple when the state of	
	immediate attention?		ii iiiinediate attention is neede	d, why is it needed?	
	For example, do you own perishable goods, or livestock				
	that must be fed, or a building that needs urgent repairs?				
			Where is the property?Numb	per Street	
			Name		

City

State

ZIP Code

Debtor 1

Kelvin Bernard Document Hampton

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Middle Name

Tell the court whether you have received a briefing about credit counseling.

First Name

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing ab	ou
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Last Name

Document Kelvin Bernard Debtor 1 Middle Name

First Name

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Case Number (if known)

Pa	Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?		consumer debts? Consumer debts are deprimarily for a personal, family, or household	- · · · · · · · · · · · · · · · · · · ·
			business debts? Business debts are debt strengther through the operation of the busine	-
		No. Go to line 16c.	istinent of through the operation of the busine	iss of investment.
		Yes. Go to line 17.		
		16c. State the type of debts you o	we that are not consumer debts or business of	debts.
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.	
	Do you estimate that after any exempt property is	administrative expense	er 7. Do you estimate that after any exempt person are paid that funds will be available to distri	
	excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	■ No. □Yes.		
18.	How many creditors do	■ 1-49	1,000-5,000	25,001-50,000
	you estimate that you owe?	☐ 50-99 ☐ 100-199	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000
		200-999		
19.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion
	estimate your assets to be worth?	\$50,001-\$100,000 \$100,001-\$500,000	☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million	□\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion
		\$500,001-\$1 million	□ \$100,000,001-\$500 million	☐More than \$50 billion
20.	How much do you	□ \$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your liabilities	\$50,001-\$100,000	□ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
Pa	rt 7: Sign Below	☐ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion
	YOU		I declare under penalty of perjury that the info	ormation provided is true and
	,		ter 7, I am aware that I may proceed, if eligibl nderstand the relief available under each chap	The state of the s
		, .	did not pay or agree to pay someone who is a d read the notice required by 11 U.S.C. § 342	
		I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.
		_	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.	
		🗶 /s/ Kelvin Bernard Hamp	ton 🗶 /s/ Lo	ee Ardis Hampton
		Signature of Debtor 1	Signa	ature of Debtor 2
		Executed on01/08/2016	Fyeci	uted on _ 01/08/2016

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Debtor 1	Kelvin	Bernard	Hampton	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

1	s/ Paul Franklin Jensen	Date	Dat	te: 01/19/2016	
Signature of Atto	rney for Debtor		MM	/ DD / YYYY	
Paul Franklir	ı Jensen				
Printed name					
Geraci Law L	.L.C.				
Firm name					
55 E. Monroe	St., #3400				
Number Stree	t				
Number Stree	t				
Number Stree	t				
Number Stree	t	IL	6	0603	
	t	IL State	6	0603 ZIP Code	
Chicago City	040 000 4000	State	<u> </u>	ZIP Code	.com
Chicago	040 000 4000	State	<u> </u>		.com
Chicago City	040 000 4000	State	<u> </u>	ZIP Code	.com

Fill in this information to identify your case:				
Debtor 1	Kelvin	Bernard	Hampton	
	First Name	Middle Name	Last Name	
Debtor 2	Lee	Ardis	Hampton	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of _	ILLINOIS_ (State)	
Case Number			_	
(If known)				

Check if this is a
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 176,482
1c. Copy line 63, Total of all property on Schedule A/B	\$ 176,482
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$124,191
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$17,000 \$146,496
Summarize Your Liabilities	_
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$8,227.07
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$8,224.89

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Debtor 1 Kelvin Bernard Hampton Case Number (if known)

First Name Middle Name Last Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 5,431.29 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 17,000.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 107,100.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 124,100.00 9g. Total. Add lines 9a through 9f.

	Caso 16	01714 D	oc 1	Filad 01/20/16	Entered 01/20	/16 15:53:17	Desc Mair	า
Fill in this in	formation to ident	ify your case and	this filing:		0 of 62			
Debtor 1	Kelvin	Berna	rd	Hampton				
	First Name	Middle Nam	ne	Last Name				
Debtor 2	Lee	Ardis		Hampton				
(Spouse, if filing)	First Name	Middle Nam	ne	Last Name				
United States	Bankruptcy Court for	the : <u>NORTHERN</u>	District of	<u>ILLINOIS</u>				
0				(State)			Check	if this is an
Case Number (If known)	r						_	ed filing
	e A/B: Pro	<u> </u>	lietana	sset only once. If an asset t	fits in more than one sat	togony list the asset in	tho	12/15
T GIT C TI				er Real Esate You Own or Hav				
103.	Describe		,	What is the property? Check	k all that apply.	Do not deduct s	secured claims or exe	emptions. Put
4139 W.	81st St.		_ [Single-family home			any secured claims or Have Claims Secure	
Street addr	ess, if available, or otl	ner description	L	Duplex or multi-unit building	g			,,
			[Condominium or cooperative	ve	Current value		ent value of the
			_ [Manufactured or mobile ho	me	entire propert	y? portion	on you own?
Chicago		IL	60652	Land		\$ 13	6,030.00 \$	136,030.00
City		State ZII	P Code	Investment property				
			[Timeshare		Describe the r	nature of your own	nership
County			_ [Other			as fee simple, ter	=
			,	Who has an interest in the p	property? Check one.	the entireties,	or a life estat), if	known.
			Г	Debtor 1 only				
			Ī	Debtor 2 only				
			j	Debtor 1 and Debtor 2 only	,		his is a communit	y property
			Ī	At least one of the debtors	and another	(see instru	ictions)	
				Other information you wish		such as local		

Official Form 106A/B Record # 674470 Schedule A/B: Property Page 1 of 7

\$136,030.00

2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages

Debtor 1 K

Kelvin	Case 16-01714	Doc 1	Filed 01/20/16	Entered 01/20/16 15:53:17 Page 11 of bumber (if known)	Desc Main
First Name	Middle Name		Last Name	Page 11 01 62	

No. Yes. Describe Make: Model:	Pontiac GTO	Who has an interest in the property? Check one. Debtor 1 only	the amour	duct secured clain nt of any secured o Who Have Claims	claims on Sch	hedule D:
Year: Approximate Mileage: Other information:	2004 163,000.00	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Current v entire pro	1,000.00	Current vo	ralue of the ou own? 1,00
Make: Model: Year: Approximate Mileage: Other information:	Volkswagen Passat 2001 97,000.00	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amoun	duct secured clain t of any secured of Who Have Claims alue of the perty? 1,250.00	claims on Sch	hedule D: Property alue of the
Make: Model: Year: Approximate Mileage: Other information:	Xawasaki ZX600 2007 5,700.00	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amoun	duct secured claim at of any secured of Who Have Claims alue of the perty? 2,700.00	claims on Sch	hedule D: Property alue of the
Make: Model: Year: Approximate Mileage: Other information:	Ford Edge 2015 5,000.00	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amoun	duct secured claim at of any secured of Who Have Claims alue of the eperty? 31,100.00	claims on Sch	hedule D: Property alue of the

Kelvin

Case 16-01714

Doc 1

Desc Main

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Document Page 12 of 62 Paylamber (if known) First Name Part 3: **Describe Your Personal and Household Items**

Do	you own o	have any legal	or equitable interest in any of the following items?	Current value of portion you own Do not deduct secur or exemptions	?
06.		goods and furn	-		
	No.	Major appliances, 1	furniture, linens, china, kitchenware		
	Yes.	Describe	Furniture, linens, small appliances, table & chairs, bedroom set	\$	0.00
07.		Televisions and ra	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games		
	Yes.	Describe	Flat screen TV, computer, printer, music collection, cell phone	\$	0.00
08.	Collectible				
			ines; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles		
	Yes.	Describe		\$	0.00
09.	Equipmen	for sports and	hobbies	*	
	•		nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments		
	Yes.	Describe		\$	0.00
10.	Firearms Examples:	Pistols, rifles, shot	guns, ammunition, and related equipment	\$	0.00
	Yes.	Describe		\$	0.00
11.	Clothes Examples: No.	Everyday clothes,	furs, leather coats, designer wear, shoes, accessories	·	
	Yes.	Describe	Necessary wearing apparel \$400	\$	400.00
12.	Jewelry Examples: gold, silver No.	Everyday jewelry, (costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
	Yes.	Describe	Costume jewelry, watch, wedding rings \$1,500	\$	1,500.00
13.	Non-farm	animals		* <u></u>	
	Examples:	Dogs, cats, birds, h	norses		
	Yes.	Describe	Family pets: 2 dogs \$0	\$	0.00
14.	Any other No.	personal and ho	busehold items you did not already list, including any health aids you did not list		
	Yes.	Describe		\$	0.00
15.	Add the do	llar value of all	of your entries from Part 3, including any entries for pages you have attached		\$1,900.00
	for Part 3.	Write that numb	per here>	<u> </u>	

Kelvin

Case 16-01714

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Desc Main

First Name

Middle Name

Describe Your Financial Assets

Do	you own or	have any legal	or equitable interest in any of the fo	ollowing?	Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Cash				
		Money you have in Describe	your wallet, in your home, in a safe depos	it box, and on hand when you file your petition	
	res.	Describe			\$ 0.00
17.		Checking, savings,	or other financial accounts; certificates of four five financial accounts with the same	deposit; shares in credit unions, brokerage houses, e institution, list each.	
	Yes.	Describe	Account Type: Ins	stitution name:	
			Checking Account	Chase	\$ <u>1.00</u>
			Checking Account	Credit Union 1	\$ <u>1.00</u>
			Savings Account	Credit Union 1	\$500.00
18.		-	ublicly traded stocks ment accounts with brokerage firms, mone	y market accounts	\$502.00
	No.				
	Yes.	Describe	Institution or issuer name:		
19.	Non-public	ly traded stock	and interests in incorporated and u	nincorporated businesses, including an interest in	\$0.00
	Yes.	Describe	Name of Entity and Percent of Owne	rship:	
20.	Negotiable i	instruments include able instruments ar	e bonds and other negotiable and no e personal checks, cashiers' checks, promi re those you cannot transfer to someone by	issory notes, and money orders.	\$ <u>0.0</u> 0
	Yes.	Describe	Issuer name:		\$ 0.00
21.			RISA, Keogh, 401(k), 403(b), thrift savings	accounts, or other pension or profit-sharing plans	V
	Yes.	Describe	Type of account and Institution name		. 0.00
			IRA	American Funds	\$0.00
22.	Your share	•	payments sits you have made so that you may continuately and continuately proposed that you may continue that you may continue that you may be set you may continue that you may continue that you may be set you may be		\$ <u>0.0</u> 0
	Yes.	Describe	Institution name or individual:		\$ 0.00
23.	Annuities (A contract for a	periodic payment of money to you,	either for life or for a number of years)	\$ <u> </u>
	Yes.	Describe	Issuer name and description:		\$ 0.00
24.		an education II § 530(b)(1), 529A(· · ·	E program, or under a qualified state tuition program.	* <u> </u>
	Yes.	Describe	Institution name and description. Sep	parately file the records of any interests.11 U.S.C. § 521(c):	\$0.00
25.	No.		interests in property (other than any	ything listed in line 1), and rights or powers	
	Yes.	Describe			\$0.00
26.			marks, trade secrets, and other intel		
	No. Yes.	nternet domain na Describe	mes, websites, proceeds from royalties and	d licensing agreements	ı
	1 cs.	บองเกษะ			\$ 0.00
			074470		

Kelvin

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Desc Main

First Name

Middle Name

27.			other general intangibles		
	Examples:	Building permits, e	xclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	Yes.	Describe		1	
		Describe		\$	0.00
Mor	ney or prop	erty owed to yo	u?	Current value of the	е
				portion you own? Do not deduct secured	claims
				or exemptions	
28.	Tax refund No.	ls owed to you			
	Yes.	Describe		\$	0.00
29.	Examples:	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	Yes.	Describe		\$	0.00
30.		ounts someone o	-		
			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else		
	Yes.	Describe		\$	0.00
31.		insurance polic			
	No.	Health, disability, o	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:		
	Yes.	Describe	Company Name & Deficiolary.	1	
		D0001100		\$	0.00
32.	If you are t		at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive is died.		
	Yes.	Describe			0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	,	
	Yes.	Describe		\$	0.00
34.	Other cont	tingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights		
	Yes.	Describe		s	0.00
35.	Any financ	cial assets you d	id not already list		
	Yes.	Describe		\$	0.00
36.	Add the do	ollar value of all	of your entries from Part 4, including any entries for pages you have attached		
1	for Part 4. \	Write that number	er here>		\$502.00
P	art 5:	Describe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
	Do you ow	n or have any le	gal or equitable interest in any business-related property?		
	No.				
	Yes.		Owner of Lee A. Hampton & Assoc. \$2,000		
				Current value of th portion you own? Do not deduct secured or exemptions	

Kelvin

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Desc Main

First Name Middle Name

38. Accounts receivable or commissions you already earned	
No.	
Yes. Describe	
	\$0.00
39. Office equipment, furnishings, and supplies	
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
No.	
Yes. Describe	
	\$ <u>0.0</u> 0
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	
No.	
Yes. Describe	
_	\$0.00
41. Inventory	
No.	
Yes. Describe	
	\$ 0.00
42. Interests in partnerships or joint ventures	
No. Name of Entity and Percent of Ownership:	
Yes. Describe	\$ 0.00
43. Customer lists, mailing lists, or other compilations	φ
No.	
Yes. Describe	
	<u> </u>
44. Any business-related property you did not already list	
No.	
Yes. Describe	
	\$ <u>0.0</u> 0
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here>	\$ 2000.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No.	
Yes. Describe	
	\$ <u>0.0</u> 0
47. Farm animals	
Examples: Livestock, poultry, farm-raised fish	
No.	
Yes. Describe	
	\$ 0.00
48. Crops—either growing or harvested	
No.	
Yes. Describe	
Tes. Describe	\$ 0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	Ψ
i aci i acia ana noming equipment, implemento, muonmery, natureo, anu toolo di traue	
No.	
No. Yes. Describe	\$ <u>0.0</u> 0
No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed	\$ <u>0.0</u> 0
No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No.	\$ <u>0.0</u> 0
No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed	\$ <u>0.0</u> 0

Debtor 1 Kelvin Case 16-01714 Doc 1 Filed 01/20/16 Entered 01/20/16 15:53:17 Desc Main Page 16 of 2 Page 16 o

	First Name	Middle Name	Last Name			
51.	Any farm- and commercial	fishing-related prope	erty you did not already list			
	Yes. Describe				\$	0.00
52.			Part 6, including any entries for pa			\$0.00
	Part 77 Describe All Prope	erty You Own or Have a	an Interest in That You Did Not List	Above		
53.	Do you have other property Examples: Season tickets, cou No.		not already list?			
54.	Yes. Describe Add the dollar value of all of	of your entries from F	Part 7. Write that number here		s	0.00 \$0.00
	Part 8: List the Totals of i	Each Part of this Form				
55.	Part 1: Total real estate, line	e 2			\$ 13	36,030.00
56.	Part 2: Total vehicles, line	5		\$ 4,950.00		
57.	Part 3: Total personal and I	nousehold items, line	± 15	\$ 1,900.00		
58.	Part 4: Total financial asset	ts, line 36		\$ 502.00		
59.	Part 5: Total business-relat	ed property, line 45		\$ 2,000.00		
60.	Part 6: Total farm- and fishi	ing-related property,	line 52	\$ 0.00		
61.	Part 7: Total other property	not listed, line 54		\$ 0.00		
62.	Total personal property. Ad	d lines 56 through 61.		\$ 9,352.00	\$	9,352.00

\$145,382.00

63. Toal of all property on Schedule A/B. Add line 55 + line 62

Official Form 106A/B Record # 674470 Schedule A/B: Property Page 7 of 7

Fill in this in	formation to iden	tify your case:	
Debtor 1	Kelvin	Bernard	Hampton
	First Name	Middle Name	Last Name
Debtor 2	Lee	Ardis	Hampton
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	
Case Number			(State)
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	fy the Property You Claim as Exempt	:		
1. Which set of ex	emptions are you claiming? Check	k one only, even if your spou	se is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C. § §	522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	y you list on Schedule A/B that yo	ou claim as exempt, fill in the	e information below.	
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	4139 W 81st Street Chicago IL 60652 - Primary Residence	\$ <u>136,030</u>	\$_30,000	735 ILCS 5/12-901 - \$30,000.00
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$Unknown	\$	735 ILCS 5/12-1001(b) - \$0.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$Unknown	\$	735 ILCS 5/12-1001(b) - \$0.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
(Subject to adjus	g a homestead exemption of more stment on 4/01/16 and every 3 years acquire the property covered by the	s after that for cases filed on	,	
Official Form 106C	Record # 674470	Schedule C: The	Property You Claim as Exempt	Page 1 of 2

Case 16-01714 Doc 1 Filed 01/20/16 Entered 01/20/16 15:53:17 Desc Main Document Page 18 of 62 Kelvin Debtor 1 First Name Middle Name Last Name

	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief lescription:	Necessary wearing apparel	\$ <u>400</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$400.00
ine from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
rief escription:	Costume jewelry, watch, wedding rings	\$ <u>1,500</u>	\$	735 ILCS 5/12-1001(b) - \$1,500.00
ine from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
rief escription:	Owner of Lee A. Hampton & Assoc.	\$_2,000	 \$	735 ILCS 5/12-1001(d) - \$1,500.00
ine from Schedule A/B:	<u>37</u>		100% of fair market value, up to any applicable statutory limit	

Fill in this i	Caco 16		c 1 Filad 01/20/16	Entered 01/20/ 9 of 62	16 15:53:17	Desc Main	
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		9 01 02			
Debtor 1	Kelvin	Bernard					
Dobtor 2	First Name Lee	Middle Name Ardis	Last Name Hampton				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United State	a Danksuntov Court for	the NODTHEDN	District of ULINOIS				
United State	s Bankruptcy Court for	the : <u>NORTHERN</u>	(State)			Check if this	o io on
Case Number (If known)	er					amended fi	
						amended in	iii ig
	Form 106D						12/1
			e Claims Secured by Pried people are filing together, both		for supplying correct		12/1
nformation. If	more space is need		onal Page, fill it out, number the er			ny	
	• •	s secured by your pr	,				
_			court with your other schedules. Yo	u have nothing else to ren	ort on this form		
	fill in all of the inform		court with your other schedules. To	u nave nothing else to rep	ort on this form.		
Yes. F	fill in all of the inform	nation below.					
Part 1:	List All Secured Cla	iims					
					Column A	Column A	Column C
			an one secured claim, list the creditor articular claim, list the other creditors	•	Amount of claim	Value of collateral	Unsecured
			al order according to the creditors na		Do not deduct the value of collateral	that supports this claim	portion If any
2.1 Credit	Union 1		Describe the property that secure	es the claim:	\$ 7,391.00	\$ 136,030.00	\$ 7,391.00
Creditor's			4139 W. 81st St. Chicago IL 606				
	Champaign Ave		Residence	oz i ililary			
Number	Street						
			As of the date you file, the claim i	s: Check all that apply.			
Rantou	ul	IL 61866	Contingent				
City		State Zip Code	Unliquidated Disputed				
Who owe	es the debt? Check on	ne.	Nature of Lien. Check all that apply	<i>ı</i> .			
Debto	r 1 only		An agreement you made (such as				
Debto	r 2 only		car loan)				
=	r 1 and Debtor 2 only		Statutory lien (such as tax lien, m	echanic's lien)			
At leas	st one of the debtors ar	nd another	Judgment lien from a lawsuit Other (including a right to offset)				
	k if this claim relates	to a	other (including a right to onset)				
	nunity debt	2008	Last 4 digits of account number	3603			
2.2			Describe the property that secure		\$ _1,200.00	\$ 1,000.00	\$ 200.00
Illinois Creditor's	Title Loan		2004 Pontiac GTO with over 163				V
	S. Cicero Ave.		20041 Onlide OTO Will Over 103	,000 miles			
Number	Street						
			As of the date you file, the claim i	s: Check all that apply.			
Burbar	nk	IL 60459	Contingent				
City		State Zip Code	Unliquidated Disputed				
Who owo	es the debt? Check on	10	Nature of Lien. Check all that apply	,			
_	r 1 only		An agreement you made (such as				
Debto	r 2 only		car loan)				
Debto	r 1 and Debtor 2 only		Statutory lien (such as tax lien, m	echanic's lien)			
At leas	st one of the debtors ar	nd another	Judgment lien from a lawsuit				
Check	k if this claim relates	to a	Other (including a right to offset)				
	nunity debt	2015	Look A digital of account www.	3603			
	t was incurred		Last 4 digits of account number		¢ 8 501 00		
Add the	uonar value of your	r entries in Column i	A on this page. Write that number	nere:	\$ <u>8,591.00</u>		

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Kelvin Debtor 1

2.3	Wells Fargo Home Mortgage	Describe the property that secures the claim:	<u>\$ 115,600.00</u>	\$ <u>136,030.00</u>	\$ <u>0.00</u>			
	Creditor's Name 8480 Stagecoach Cir.	4139 W. 81st St. Chicago IL 60652 - Primary Residence						
	Number Street							
		As of the date you file, the claim is: Check all that apply.						
	Frederick MD 21701	Contingent						
	City State Zip Code	Unliquidated						
		Disputed						
!	Who owes the debt? Check one.	Nature of Lien. Check all that apply. An agreement you made (such as mortgage or secured						
	Debtor 1 only							
	Debtor 2 only	car loan)						
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)						
	At least one of the debtors and another	Judgment lien from a lawsuit						
		Other (including a right to offset)						
	Check if this claim relates to a community debt	_						
1	Date Debt was incurred 2004	Last 4 digits of account number6444						

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>124,191.00</u>

			Eilad 01/20/16)/16 15:53:17	Desc Main	
Fill in this in	formation to identify your ca	ase:		1 of 62			
Debtor 1	Kelvin	Bernard	Hampton				
	First Name	Middle Name	Last Name				
Debtor 2	Lee	Ardis	Hampton				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the : NO	RTHERN District of	f_ <u>ILLINOIS</u> _				
Case Number			(State)			Check if	this is an
(If known)						amende	d filing
Official F	orm 106E/F						
Schedule	E/F: Creditors WI	no Have Ur	secured Claims				12/15
A/B: Property (creditors with preeded, copy the op of any additional part 1:	arty to any executory contra Official Form 106A/B) and or partially secured claims that he Part you need, fill it out, n tional pages, write your nam List All of Your PRIORITY Unse	n Schedule G: Exc are listed in Sche number the entries e and case numb ecured Claims	ecutory Contracts and Une dule D: Creditors Who Hav. s in the boxes on the left. At er (if known).	xpired Leases (Official I re Claims Secured by Pi	Form 106G). Do not incl coperty. If more space is	ude any s	
_ `	ditors have priority unsecur	ed claims against	you?				
No. Go	to Part 2.						
Yes.	our priority unsecured clain						
unsecured	amounts. As much as possib claims, fill out the Continuatic planation of each type of claim	n Page of Part 1.	If more than one creditor hole	ds a particular claim, list	-	•	Nonpriority amount
	ority Debt	Last	4 digits of account number	<u>8961</u>	\$ <u>17,000.00</u>	<u>\$ 17,000.00</u>	\$ <u>0.00</u>
Creditor's PO Box		Whe	n was the debt incurred?	2014			
Number	Street						
		As o	f the date you file, the claim i	is: Check all that apply.			
			Contingent				
Philade	 		Inliquidated				
City Who owes	State Zip the debt? Check one.	Code	Disputed				
Debtor	1 only						
Debtor			of PRIORITY unsecured clai	m:			
=	1 and Debtor 2 only		omestic support obligations				
=	one of the debtors and another	-	axes and certain other debts you	u owe the government			
ш	if this claim relates to a unity debt	Па	Claims for death or personal injur	y while you were			
Is the clair	m subject to offest?	_	ntoxicated	,			
No No			Other. Specify				
Yes	List All of Your NONPRIORITY	Unsecured Claims					
	ditara hava manuniaritu umaa	accord alaims and	inst vav2				
-	ditors have nonpriority unse	_	_	adh an a ah a di ilaa			
=	ou have nothing to report in thi	is part. Submit thi	s ionn to the court with your	omer schedules.			
Yes.		Jaima in the electric	shetical and an after any 11	www.baldeb	If a graditar has made "		
nonpriority included in	our nonpriority unsecured ounsecured claim, list the cred Part 1. If more than one cred ut the Continuation Page of P	itor separately for itor holds a particu	each claim. For each claim li	isted, identify what type	of claim it is. Do not list o	claims already	

Total claim

Debtor	1 Kelvin Bernard	Page 22 of 62 Case Number (if known)	
	First Name Middle Name	Last Name	
4.1	Ashley Homestore/Syncb	Last 4 digits of account number	\$ <u>1,900.00</u>
	Creditor's Name	2042.45	
	950 Forrer Blvd	When was the debt incurred? 2013-15	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kettering OH 45420	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of PRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1 !	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.2	Ashley Homestore/Syncb	Last 4 digits of account number	\$ <u>2,600.00</u>
	Creditor's Name	2042.45	
	950 Forrer Blvd	When was the debt incurred? 2013-15	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kettering OH 45420	Unliquidated	
Ι,	City State Zip Code	Disputed	
`	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim: □	
ļļļ	Debtor 1 and Debtor 2 only	☐ Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l i	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
10	Yes Best Buy/Capital One	Lord Address of account months	\$ 0.00
4.3	Creditor's Name	Last 4 digits of account number	ψ <u>0.00</u>
	26525 N. Riverwoods Blvd.	When was the debt incurred? 2006-13	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Mettawa IL 60045	Contingent	
	City State Zip Code	Unliquidated	
\	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
i	Debtor 2 only	Type of PRIORITY unsecured claim:	
1 1	Debtor 1 and Debtor 2 only	Student loans	
1 1	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
,	s the claim subject to offest?	Debte to periordinal profit-sharing plane, and other similar debts	
1 i	No	Out and a size Credit Card or Credit Lice	

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Case Number (if known) Document Kelvin Bernard Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total Claim				
4.4	Carsons/Comenity Bank	Last 4 digits of account number	\$ 550.00		
	Creditor's Name	2011.45			
	3100 Easton Square Pl.	When was the debt incurred? 2014-15			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Columbus OH 43219	Unliquidated			
	City State Zip Code Who owes the debt? Check one.	Disputed			
ľ	¬				
	Debtor 1 only Debtor 2 only	Ture of PRIORITY unconvent alsim.			
	= '	Type of PRIORITY unsecured claim: Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce			
	At least one of the debtors and another	that you did not report as priority claims			
[Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
l:	s the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts			
	No	Other. Specify Credit Card or Credit Use			
Ī	Yes	Other. Specify			
4.5	Chase	Last 4 digits of account number	\$ 2,200.00		
	Creditor's Name				
	PO Box 15298	When was the debt incurred? 1997-15			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Wilmington DE 19850	Unliquidated			
	City State Zip Code Vho owes the debt? Check one.	Disputed			
ľ	Debtor 1 only				
		Ture of PRIORITY unconvent alsim.			
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce			
	At least one of the debtors and another	that you did not report as priority claims			
[Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
l:	s the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts			
	No	Other. Specify Credit Card or Credit Use			
	Yes	Gillor. Opcomy			
4.6	Chase	Last 4 digits of account number	\$ 3,000.00		
	Creditor's Name	2005 45			
	PO Box 15298	When was the debt incurred? 2005-15			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Wilmington DE 19850	Unliquidated			
<u> </u>	City State Zip Code Vho owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
[Check if this claim relates to a	that you did not report as priority claims			
-	community debt	Debts to pension or profit-sharing plans, and other similar debts			
	s the claim subject to offest?	_			
	No	Other. Specify Credit Card or Credit Use			
	Yes				

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After I	isting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.7	Citibank	Last 4 digits of account number	\$ 2,600.00
	Creditor's Name		
	701 E. 60th St., North	When was the debt incurred? 2006-15	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57117	Unliquidated	
Ι.	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Other. Specify Oreal of Great Ose	
4.8	Citibank	Last 4 digits of account number	\$ 5,900.00
	Creditor's Name		
	701 E. 60th St., North	When was the debt incurred? 2007-15	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57117	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	Town (DDIADITY and a second all all and	
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Other. Specify	
4.9	Citibank	Last 4 digits of account number	\$ 6,700.00
	Creditor's Name		
	701 E. 60th St., North	When was the debt incurred? 2009-15	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57117	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Desire to pension of professioning plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Debtor 1 Kelvin Bernard Document Page 25 of 62 Case Number (if known)

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.10	Credit One Bank	Last 4 digits of account number	\$ 0.00
	Creditor's Name	2012 2015	
	Po Box 98875	When was the debt incurred? 2010-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Las Vegas NV 89193	Unliquidated	
١,	City State Zip Code	Disputed	
l ì	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
ļ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
I	Check if this claim relates to a	that you did not report as priority claims	
١,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l i	No	Tour or it Nation Only	
l i	Yes	Other. Specify Notice Only	
4.11	Credit Union 1	Last 4 digits of account number	\$ 1,100.00
7.11	Creditor's Name		-
	450 E. 22nd St., Ste. 250	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	·	Contingent	
	Lombard IL 60148		
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of PRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Overdraft Account	
	Yes Dept. of Ed./Navient	Last 4 digits of account number 1115	\$ 46,300.00
4.12	!	Last 4 digits of account number 1115	\$ 40,300.00
	Creditor's Name Po Box 9635	When was the debt incurred? 2012-15	
	Number Street		
	Number		
		As of the date you file, the claim is: Check all that apply.	
	Wilkes Barre PA 18773	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
j j	Debtor 1 and Debtor 2 only	Student loans	
į į	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> !</u>	s the claim subject to offest?		
	No	Other. Specify	
	Yes	-	

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After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.13	IDES	Last 4 digits of account number	<u>\$450.00</u>
	Creditor's Name	2012	
	33 S. State St., 8th floor	When was the debt incurred? 2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60603	Unliquidated	
	City State Zip Code	Disputed	
<u> </u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of PRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙĒ	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.14	JC Penney/Syncb	Last 4 digits of account number	\$ <u>800.00</u>
	Creditor's Name	2005 45	
	Po Box 965007	When was the debt incurred? 2005-15	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Orlando FL 32896	Unliquidated	
	City State Zip Code	Disputed	
×	Who owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙĪ	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.15	Kohls/Capital One	Last 4 digits of account number NULL	\$ <u>1,200.00</u>
	Creditor's Name	2000 45	
	N56 W 17000 Ridgewood Dr.	When was the debt incurred? 2008-15	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Menomonee Falls WI 53051	Unliquidated	
	City State Zip Code		
<u>v</u>	Who owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
19	s the claim subject to offest?	_	
	No	Other. Specify Credit Card or Credit Use	
	Yes		

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sting any entries on this page, number them	beginning with 4.4, followed by 4.5, ar	nd so forth.	Total Clair
Macys/DSNB	Last 4 digits of account number	NULL	\$ <u>900.00</u>
Creditor's Name			
9111 Duke Blvd.	When was the debt incurred?	2010-15	
Number Street			
	As of the date you file, the claim is:	Check all that apply.	
	Contingent		
Mason OH 45040	Unliquidated		
City State Zip Code	= '		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of PRIORITY unsecured claim	:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cla	aims	
community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
s the claim subject to offest?			
No	Other. Specify Credit Card or	Credit Use	
Yes			
MB Financial Bank	Last 4 digits of account number _	7488	\$ <u>2,061.0</u>
Creditor's Name			
6111 N. River Rd.	When was the debt incurred?	2013-2015	
Number Street			
	As of the date you file, the claim is:	Check all that apply	
		Check all that apply.	
Rosemont IL 60018	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of PRIORITY unsecured claim	:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cla		
community debt	Debts to pension or profit-sharing p		
s the claim subject to offest?		iano, and onto ominar dobte	
No	Other. Specify Personal Loan		
Yes	Other. Specify to oction as 250.11		
Navient	Last 4 digits of account number	1102	\$_10,800.0
Creditor's Name	3		
Po Box 9500	When was the debt incurred?	2005-15	
Number Street			
	As of the data you file the claim is	Check all that apply	
	As of the date you file, the claim is:	с Спеск ан that арріу.	
Wilkes Barre PA 18773	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of PRIORITY unsecured claim	:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
=	that you did not report as priority cla		
Check if this claim relates to a	Debts to pension or profit-sharing p		
community debt the claim subject to offest?	Debts to pension or profit-sharing p	ians, and other similar dedts	
No	—		
Ves.	Other. Specify		

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After I	listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.19		Last 4 digits of account number	\$ <u>50,000.00</u>
	Creditor's Name PO Box 9635	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Wilkes-Barre PA 18773	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of PRIORITY unsecured claim:	
		Student loans	
	Debtor 1 and Debtor 2 only	_ _	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No		
	\vdash	Other. Specify	
4.00	PayPal	Last 4 digits of account number 3603	\$ 1,000.00
4.20	Creditor's Name	Last 4 digits of account number3603	<u> </u>
	12312 Port Grace Blvd.	When was the debt incurred? 2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	La Vista NE 68128	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
_	Yes Park	NII II I	. 0 700 00
4.21	Roomplace/Comenity Bank	Last 4 digits of account number <u>NULL</u>	\$ 3,700.00
	Creditor's Name Po Box 182789	When was the debt incurred? 2014-15	
		when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Columbus OH 43218	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	state to personal and enter out of state dotted	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Galdi. Opcoliy	

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Pa	Your NONPRIORITY Unsecured Claims - C	Continuation Page		
After	listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.22	SLM Financial Corp.	Last 4 digits of account number _	1046	\$ <u>0.00</u>
	Creditor's Name		2005-2005	
	11100 USA Pkwy.	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	Fishers IN 46037	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim	1:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat		
	Check if this claim relates to a community debt	that you did not report as priority cla		
	Is the claim subject to offest?	Debts to pension or profit-sharing p	olans, and other similar debts	
	No	Other. Specify		
	Yes			
4.23	Summit Racing/Syncb	Last 4 digits of account number _		<u>\$2,700.00</u>
	Creditor's Name	When was the debt incurred?	2008-15	
	PO Box 965036 Number Street	when was the debt incurred?		
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	Orlando FL 32896	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim	1:	
	Debtor 1 and Debtor 2 only	Student loans	ion agreement or diverse	
	At least one of the debtors and another	Obligations arising out of a separat that you did not report as priority cl		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offest?		,	
	No	Other. Specify Credit Card or	Credit Use	
	Yes The F & A Course		0040	. 05.00
4.24	_	Last 4 digits of account number _	6040	\$ <u>35.00</u>
	Creditor's Name Po Box 5070	When was the debt incurred?	2011	
	Number Street			
		As of the date you file, the claim is	. Check all that apply	
		Contingent	. Check all that apply.	
	Laguna Beach CA 92652	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.			
	Debtor 1 only Debtor 2 only	Type of DDIODITY		
	Debtor 2 only Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim Student loans	1.	
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cl		
	community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes	_		

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List Others to Be Notified for a Debt That You Already Listed

5.	Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.				
	Clerk, First Mun Div			On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 50 W. Washington St., Rm. 1001 Number Street		_	Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago	IL State Zip	_	Last 4 digits of account number	
	Paul B. Fichter		_	On which entry in Part 1 or Part 2 li	st the original creditor?
	Name 450 E. 22nde St., #250		_	Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street		_		Part 2: Creditors with Nonpriority Unsecured Claims
	Lombard	IL State Zir	60148	Last 4 digits of account number	

Official Form 106E/F

Debtor 1 Kelvin Bernard Document Page 31 of 62 Case Number (if known)

First Name Middle Name Last N

	nounts of certain types of unsecured claims. This information is founts for each type of unsecured claim.	for statistical re	eporting purposes only. 28 U.S.C.
			Total claim
otal claims	6a. Domestic support obligations	6a.	\$0.0
	6b. Taxes and Certain other debts you owe the government	6b.	\$17,000.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.0
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.0
	6e. Total. Add lines 6a through 6d.	6e.	\$17,000.0
			Total claim
otal claims rom Part 2	6f. Student loans	6f.	\$107,100.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$450.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$38,946.00

6j. Total. Add lines 6a through 6d.

146,496.00

Fill	in this inf		L6 01714 Do	د 1 م	Filad 01/20/16	Entered 01/20/16 15:53:17 Desc Main 2 of 62	
						2 01 02	
Deb	otor 1	Kelvin	Bernard	<u>t</u>	Hampton		
5.1	0	First Name Lee	Middle Name Ardis		Last Name Hampton		
	otor 2 use, if filing)	First Name	Middle Name		Last Name		
Unit	ted States I	Bankruptcy Cour	t for the : <u>NORTHERN</u>	District of _			
	e Number nown)				(State)	Check if this is an amended filing	
Offic	cial Fo	orm 1060	G				
				s and	Unexpired Lea	ises 1	2/15
nforma additio 1. Do	ation. If m nal pages you have No. Che Yes. Fill	nore space is r s, write your name e any executor eck this box and in all of the inf	needed, copy the additi ame and case number ry contracts or unexpired ad submit this form to the formation below even if the on or company with wh	onal page (if known) ed leases e court with the contract om you ha	, fill it out, number the e ? n your other schedules. Y cts or leases are listed in	th are equally responsible for supplying correct ntries, and attach it to this page. On the top of any You have nothing else to report on this form. Schedule A/B: Property (Official Form 106A/B) e. Then state what each contract or lease is for (for truction booklet for more examples of executory contracts and	
	expired le		oo, oon phono, ooo ah	mon dono		rection because its more examples of excessis, estimates and	
P	erson or	company with	whom you have the co	ontract or	lease	State what the contract or lease is for	
2.1	Ford Cre	edit				2015 Ford Edge	
	Name PO Box	542000					
	Number	Street				_	
	Omaha			NE 68	154	_	
	City			State Zip	Code		
2.2						_	
	Name						
	Number	Street				_	
	City			State Zip	Code	_	
2.3							
	Name					-	
	Number	Street				_	
	City			State Zip	Code	_	
2.4							
	Name					- -	
	Number	Street					
	City			State Zip	Code	_	
2.5							
	Name					-	
	Number	Street				_	

State Zip Code

City

Fill in this in	formation to iden	tify your case:	
Debtor 1	Kelvin	Bernard	Hampton
	First Name	Middle Name	Last Name
Debtor 2	Lee	Ardis	Hampton
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		(State)
(If known)			_

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ac	dditional Page	s, write your name and ca	ase number (if known). Answ	er every question.					
1. Do	o you have an	y codebtors? (If you are fi	iling a joint case, do not list eit	her spouse as a co	debtor.)				
	No.								
	Yes								
		• •	• • • •	• ,	munity property states and territories include				
Ai	Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?								
	」Yes. Did yo □ No	ur spouse, former spouse,	or legal equivalent live with ye	ou at the time?					
	_	nwhich community state or	territory did you live?	Fil	I in the name and current address of that person.				
	Name of y	our spouse, former spouse or legal	l equivalent						
	Number	Street							
	City		State	Zip Code					
3. In	Column 1, lis	t all of your codebtors. D	o not include your spouse as	a codebtor if you	spouse is filing with you. List the person				
		•		•	sure you have listed the creditor on				
	-	ficial Form 106D), Schedu or Schedule G to fill out C		, or Schedule G (O	fficial Form 106G). Use Schedule D,				
	Column 1: Yo	aadabtas			Column 2: The avaditar to whom you are the daht				
	Column 1. 10	ur codebior			Column 2: The creditor to whom you owe the debt				
					Check all schedules that apply:				
3.1					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					
3.2					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					
3.3					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					

Fill in this information to identify your case:						
Debtor 1	Kelvin	Bernard	Hampton			
	First Name	Middle Name	Last Name			
Debtor 2	Lee	Ardis	Hampton			
(Spouse, if filing)	First Name	Middle Name	Last Name			

ck if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date:
MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment							
1.	Fill in your employment information	Debtor 1		Debtor 2 or non-filing spouse				
	If you have more than one job, attach a separate page with information about additional employers.		X Employed Not employed	1	X Employed Not employed			
	Include part-time, seasonal, or self-employed work. Occupation		Case manager		Self employed			
	Occupation may Include student or homemaker, if it applies.	Employers name	Lawndale Christia	an Center				
		Employers address			· ,			
		<u>,</u>						
		Approx. 2 years						
Da								
	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.							
				For Debtor 1	For Debtor 2 or non-filing spouse			
2.	 List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be 			\$3,000.01	\$0.00			
3.	Estimate and list monthly overting		\$0.00	\$0.00				
4.	Calculate gross income. Add line	2 + line 3.		\$3,000.01	\$0.00			

 Official Form 106I
 Record # 674470
 Schedule I: Your Income
 Page 1 of 2

Document Kelvin Bernard Case Number (if known) _ Debtor 1 First Name Middle Name

\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
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\$5,652.22
\$0.00
\$ 0.00
\$0.00
\$0.00
\$0.00
\$0.00
\$0.00
\$5,652.22
\$5,652.22
Schedule J.

Fill in this i	nformation to identify y	our case:				
Debtor 1	Kelvin	Bernard	Hampton	Check if this is	:	
	First Name	Middle Name	Last Name	An amend	ded filing	
Debtor 2	Lee	Ardis	Hampton	A supplen	nent showing pos	t-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name	income as	s of the following of	date:
United State	s Bankruptcy Court for the :	NORTHERN DISTRICT O	F ILLINOIS			
Case Numbe (If known)	er			WINT DD	, , , , , ,	
Official F	orm 106J				e filing for Debtor a separate house	2 because Debtor 2
	le J: Your Ex	penses			а обранато повос	12/14
		_	le are filing together, both	are equally responsible for supply	ving correct inform	
				ges, write your name and case nu	-	
Part 1:	Describe Your Household	I				
1. Is this a jo	oint case?					
No.	Go to line 2.					
X Yes.	Does Debtor 2 live in a	separate household?				
	X No.					
	Yes. Debtor 2 mu	st file a separate Schedul	e J.			
0 0						
2. Do you	have dependents?	X No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	list Debtor 1 and		this information for	Debitor 1 of Debitor 2	age	X No
Debtor	Z.	each depend	dent			
	state the dependents'					Yes
names.						X No
						Yes
						X No
						Yes
						x No
						Yes
						X No
					_	
0 0						Yes
_	r expenses include es of people other than	X No				
yourse	f and your dependents?	Yes				
Part 2:	Estimate Your Ongoing M	lonthly Expenses				
Estimate you	r expenses as of your b	ankruptcy filing date unl	ess you are using this forn	as a supplement in a Chapter 13	3 case to report	
1 -		ruptcy is filed. If this is a	supplemental Schedule J,	check the box at the top of the fo	rm and fill in	
the applicable		ash government assista	nce if you know the value			
	-	=	Income (Official Form 106I.)	•	Your expenses
4. The rer	atal or homo ownership	ovnonese for your reside	ence. Include first mortgage	a navments and	_	
	it for the ground or lot.	expenses for your reside	ence. Include instituorigage	s payments and	4.	\$824.00
	ncluded in line 4:					•
4a. R	eal estate taxes				4a.	\$0.00
4b. P	roperty, homeowner's, or	renter's insurance			4b.	\$0.00
4c. H	ome maintenance, repair	r, and upkeep expenses			4c.	\$50.00
4d. H	omeowner's association	or condominium dues			4d.	\$0.00

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Kelvin Debtor 1

First Name

Bernard

Middle Name

Document

Last Name

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Case Number (if known) __

Your expenses \$100.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$250.00 6a. 6a. Electricity, heat, natural gas \$100.00 6b. Water, sewer, garbage collection \$440.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$400.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$150.00 9. Clothing, laundry, and dry cleaning 10. \$40.00 10. Personal care products and services \$92.00 11. Medical and dental expenses 11. \$934.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$50.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. \$200.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$93.00 15a. 15a Life insurance \$300.00 15b. Health insurance 15b. \$290.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Federal or State Tax Repayments \$426.00 16 17. Installment or lease payments: \$589.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. Mortgages on other property 20a. 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 674470 Case 16-01714 Doc 1 Filed 01/20/16 Entered 01/20/16 15:53:17 Desc Main Document Page 38 of 62

Kelvin Bernard Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$2,896.89 21. Other. Specify: Pet Care (\$100.00), Postage/Bank Fees (\$10.00), Business Expenses (\$2,696.89), Student Loans (\$90.00), 21. \$8,224.89 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$8,227.07 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$8,224.89 23b. Copy your monthly expenses from line 22 above. 23b.-\$2.18 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 674470 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to ide	ntify your case:	
Debtor 1	Kelvin	Bernard	Hampton
	First Name	Middle Name	Last Name
Debtor 2	Lee	Ardis	Hampton
(Spouse, if filing)	First Name	Middle Name	Last Name
Case Number		or the : <u>NORTHERN</u> District of _	ILLINOIS (State)
(If known)			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to he	lp you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and correct.	d schedules filed with this declaration and that they are true and
✗ /s/ Kelvin Bernard Hampton	/s/ Lee Ardis Hampton
Signature of Debtor 1	Signature of Debtor 2
04/09/2016	01/09/2016
Date 01/08/2016 MM / DD / YYYY	Date 01/08/2016 MM / DD / YYYY

Debtor 1	Kelvin	Bernard	Hampton
	First Name	Middle Name	Last Name
Debtor 2	Lee	Ardis	Hampton
Spouse, if filing)	First Name	Middle Name	Last Name

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numbe	r (if known). Answer every question.			
Pai	Give Details About Your Marital Status and Where You	ou Lived Before		
01. V	hat is your current marital status?			
	Married			
	Not married			
02 🛭	uring the last 3 years, have you lived anywhere other tha	n where you live nov	1?	
_	No.			
L	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.	
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
	Debitor 1	lived there	Debitor 2.	lived there
p	ithin the last 8 years, did you ever live with a spouse or looperty states and territories include Arizona, California, and Wisconsin.)			
_	No.			
L	Yes. Make sure you fill out Schedule H: Your Codebtors ((Official Form 106H).		
	<u></u>			
Par	Explain the Sources of Your Income			

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Debtor 1 Kelvin Bernard Hampton Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, 3,000/month Wages, commissions, 5,652/month From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, 36 000 67,827 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$36,000 Wages, commissions. \$8,145 For the calendar year before that: bonuses, tips bonuses, tips \$56.205 (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Rollover from pension \$62,901 For last calendar year: (January 1 to December 31, 2014) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Kelvin Bernard Hampton Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Ford Credit, see Schedule G Monthly \$589/month Mortgage Car Credit card Loan repayment Suppliers or vendors Other Wells Fargo Home Mortgage, Monthly \$1,113/month See Schedule D Mortgage Car see Schedule D Credit card Loan repayment Suppliers or vendors Other ____ Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid

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Kelvin Bernard Hampton Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider. Dates of Total amount Amount you still Reason for this payment payment paid Include creditor's name owe Identify Legal actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. Gifts or contributions to charities that Describe what you contributed Date you Value total more than \$600 contributed Cash Church 2015-16 \$200/month **List Certain Losses** Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. **List Certain Payments or Transfers** Part 7:

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Case Number (if known) __

Hampton

Bernard

Kelvin

	First Name Middle	Name	Last Name					
16	Within 1 year before you filed for ban about seeking bankruptcy or prepari Include any attorneys, bankruptcy pe	ng a bankruptc	y petition?				ne you consulted	
	No. Yes. Fill in the details							
	Party Contact Info		Description and value of	any property transferred	d	Date payme or transfer	nt Amount of paymen	nt
	Geraci Law L.L.C. 55 E. Monroe Street #3400						Payment/Value: \$3,495.00: \$665.00 paid prior to filing,	
	Chicago,IL 60603						balance to be paid after case filing.	
	Party Contact Info		Description and value of	any property transferred	d	Date paymer or transfer	nt Amount of paymen	nt
	Hananwill Credit Counseling		Credit Counseling Services	3		2016	\$25.00	
	115 N. Cross St. Robinson, IL 62454							
	Within 1 year before you filed for ban promised to help you deal with your Do not include any payment or transful No. Yes. Fill in the details. Within 2 years before you filed for bar	creditors or to fer that you list named and the second	nake payments to your cre ed on line 16. ou sell, trade, or otherwise	ditors?				
	transferred in the ordinary course of Include both outright transfers and tr Do not include gifts and transfers tha	ransfers made a	s security (such as the gra	-	est or mortg	age on your p	property).	
	No. Yes. Fill in the details for each gift.							
19	Within 10 years before you filed for b beneficiary? (These are often called a			to a self-settled trust or s	similar devid	e of which yo	ou are a	
	No. Yes. Fill in the details for each gift.							
li	art 8: List Certain Financial Account	ts, Instruments,	Safe Deposit Boxes, and Sto	rage Units				
20	Within 1 year before you filed for ban sold, moved, or transferred? Include checking, savings, money m houses, pension funds, cooperatives	arket, or other t	inancial accounts; certifica	ates of deposit; shares in				
	■ No. Yes. Fill in the details.							
	_	Last 4 d	igits of account number	Type of account or instrument	Date account closed, sold or transferred	l, moved,	ast balance before losing or transfer	

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Kelvin Bernard Hampton Case Number (if known) Debtor 1 First Name Middle Name Last Name Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Who else has or had access to it? Describe the contents Do vou still have it? Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. $\hfill \hfill \hfill$ Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation

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Debtor 1	Kelvin	Bernard	Hampton		Case Number (if known)	
	First Name	Middle Name	Last Name			
	No. None of the above	applies. Go to Part 12				
	Yes. Check all that app	ly above and fill in the	details below for each l	ousiness.		
	Lee A. Hampton and As	sociates, De	escribe the nature of the b	ousiness	Employer Identification number	
	LLC	_D	eal Estate Tax Appeals		Do not include Social Security number or	
			eai Estate Tax Appeais		EIN:	
		Nai	ne of accountant or book	keeper	Dates business existed	
					1/10/14-present	
					<u>'</u>	
	thin 2 years before you stitutions, creditors, or o		did you give a financia	I statement to anyone ab	out your business? Include all financial	
_	No.					
	Yes. Fill in the details.					
		Date	eissued			
Part 12	2: Sign Below					
						_
			•	•	e under penalty of perjury that the or obtaining money or property by fraud	
			_	, or imprisonment for up		
18 U	.S.C. §§ 152, 1341, 1519	9, and 3571.				
×	/s/ Kelvin Bernard H	lampton	×	/s/ Lee Ardis Hampton		
	Signature of Debtor 1			Signature of Debtor 2		
	Date 01/08/2016 MM / DD / YY	20/		Date 01/08/2016 MM / DD / YYYY	=	
	MINI / DD / YY	ΥΥ		MM / DD / YYYY		
D:d.		to Vous Stateme	nt of Financial Affaire	for Individuals Filing for	Pankrumtau (Official Forms 407)2	
Dia	you attach additional pa	ages to Your Stateme	nt of Financial Analis	ior individuals riling for i	Bankruptcy (Official Form 107)?	
	No					
	Yes					
Did y	you pay or agree to pay	someone who is not	an attorney to help yo	u fill out bankruptcy form	is?	
	No					
_	Yes. Name of person _			. Attach th	e Bankruptcy Petition Preparer's Notice,	
					Declaration and Signature (Official Form 119)	

Eilad 01/20/16 Entered 01/20/16 15:53:17 Desc Main Fill in this information to identify your case: Kelvin Bernard Hampton Debtor 1 First Name Middle Name Last Name Ardis Hampton Lee Debtor 2 First Name Middle Name Last Name (Spouse, if filing) United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- \blacksquare you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

List Your Creditors Who Have Secured Claims Part 1: 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? ☐ Surrender the property Creditor's No name: **Credit Union 1** Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of 4139 W. 81st St. Chicago IL 60652 - Primary Reaffirmation Agreement. Residence property securing debt: Retain the property and [explain]: ____ Creditor's ☐ Surrender the property No name: Illinois Title Loan Retain the property and redeem it ☐ Yes Retain the property and enter into a 2004 Pontiac GTO with over 163,000 miles Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: Creditor's Surrender the property □ No name: Wells Fargo Home Mortgage ☐ Retain the property and redeem it Yes Retain the property and enter into a 4139 W. 81st St. Chicago IL 60652 - Primary Description of Reaffirmation Agreement. Residence property Retain the property and [explain]: securing debt: Creditor's ☐ Surrender the property □ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: ____ securing debt:

Doc 1

Desc Main

First Name

ist Your Unexpired Personal Property Le	.eases
---	--------

Part P# List Your Unexpired Personal Property Leases	
For any unexpired personal property lease that you listed in <i>Schedule G: Executory Contracts and Unexpired Leases</i> (Offici fill in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are still in effect; the lease period ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name: Ford Credit	☐ No
Description of leased property: 2015 Ford Edge	■ Yes
Lessor's name:	☐ No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	☐ Yes
Lessor's name:	☐ No
Description of leased property:	☐ Yes
Lessor's name:	□ No
Description of leased property:	☐ Yes
Lessor's name:	□ No
Description of leased property:	☐ Yes
Lessor's name:	□ No
Description of leased property:	Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and	any

personal property that is subject to an unexpired lease.

🗶 /s/ Kelvin Bernard Hampton Signature of Debtor 1

✗ /s/ Lee Ardis Hampton Signature of Debtor 2

Date Dated: 01/08/2016 MM / DD / YYYY

Date <u>Dated: 01/08/201</u>6 MM / DD / YYYY

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re					
-	n and Lee Ardis Hampton /		Case No:		
Debtors			Chapter:	Chapter 7	
	DISCLOSURE OF CO	OMPENSATION OF ATTORNE	Y FOR DEI	BTOR	
compensation paid to me	within one year before the filing o	6(b), I certify that I am the attorney of the petition in bankruptcy, or agree templation of or in connection with	ed to be paid	d to me, for servi	ces
For legal services, I	have agreed to accept	\$3,495.00			
Prior to the filing of	this statement I have received	<u>\$665.00</u>			
Balance Due		\$2,830.00			
2. The source of the cor	npensation paid to me was:				
Debtor(s)	Other: (specify				
	nsation to be paid to me is:				
Debtor(s)	Other: (specify				
I have not agree of my law firm.	d to share the above-disclosed cor	mpensation with any other person u	nless they ar	re members and a	associates
or my law min.					
I have agreed to	share the above-disclosed compe	ensation with a other person or person	ons who are	not members or a	associates
5. In return for the abov case, including:	e-disclosed fee, I have agreed to r	render legal service for all aspects o	f the bankru	ptcy	
a. Analysis of the obankruptcy;	lebtor's financial situation, and re	endering advice to the debtor in dete	ermining wh	ether to file a pet	ition in
b. Preparation and	filing of any petition, schedules, s	statements of affairs and plan which	may be req	uired;	
c. Representation of	of the debtor at the meeting of cree	ditors and confirmation hearing, and	d any adjour	ned hearings ther	reof;
6. By agreement with the	ne debtor(s), the above-disclosed f	ee does not include the following so	ervice:		
		dates, amendments to schedules		complaints or	conversions to another
		ther contested matters except the fir			
		CERTIFICATION			1
I cert		te statement of any agreement or ar	rangement fo	or	
1	epresentation of the debtor(s) in th	is bankruptcy proceedings.			
Date:	01/19/2016	/s/ Paul Franklin Jensen			
Date		Signature of Attorney			
		Geraci Law L.L.C. Name of law firm			

Page 1 of 1 674470 Record #

National Headquarters: 55 E. Monroe Street, #3400 Chicago, iL 608

112.332.1800

help@geracilaw.com

Date: 10/12/2015

Consultation Attorney: MMA

Record #: 674-470

Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

This amount does NOT INCLUDE court filing fees of \$335, or costs Attorney fees for the Chapter 7 bankruptcy are \$_ for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first 341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Kelvin Hamptop(Debtor

Attorpley for the Debtor(s), Representing Geraci Law L.L.C. rev 150511

LeeHampton (Joint Debtor

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Kelvin Bernard Hampton and Lee Ardis Hampton / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 01/08/2016

/s/ Kelvin Bernard Hampton
Kelvin Bernard Hampton

Dated: 01/08/2016

/s/ Lee Ardis Hampton

X Date & Sign

X Date & Sign

Lee Ardis Hampton

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 52 of 62 In re Kelvin Bernard Hampton and Lee Ardis Hampton / Debtors

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Page 2

Form B 201A, Notice to Consumer Debtor(s)

In re Kelvin Bernard Hampton and Lee Ardis Hampton / Debtors

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 01/08/2016	/s/ Kelvin Bernard Hampton
	Kelvin Bernard Hampton
Dated: 01/08/2016	/s/ Lee Ardis Hampton
	Lee Ardis Hampton
Dated: 01/19/2016	/s/ Paul Franklin Jensen
	Attorney: Paul Franklin Jensen

Record # 674470 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

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Det	otor 1 Kelvin	Bernard	Hampton	Case Number (if	F Irmanum)
	First Name	Middle Name	Last Name	Case Number (II	known)
P	art 6: Answer These Question	ons for Reporting Purposes			
16.	What kind of debts do you have?	No. Go to line 1 Yes. Go to line 1	6b. 17. rimarily business de	debts? Consumer debts are debts are debts personal, family, or household personal p	ourpose."
		indicy for a busines	s or investment or thro	ough the operation of the busines	s or investment.
de son constant		☐No. Go to line 16☐Yes. Go to line 1			
		16c. State the type of deb	ts you owe that are no	ot consumer debts or business de	ebts.
17.	Are you filing under				
۱۲.	Chapter 7?	No. I am not filing u			
	Do you estimate that after any exempt property is	Yes. I am filing unde administrative e	r Chapter 7. Do you e expenses are paid that	stimate that after any exempt pro funds will be available to distribu	operty is excluded and te to unsecured creditors?
	excluded and	No.			
	administrative expenses	∏Yes.			
	are paid that funds will be				
	available for distribution to unsecured creditors?				
18.	How many creditors do	1-49	□ 1,00	00-5,000	2 5,001-50,000
	you estimate that you	50-99		01-10,000	50,001-100,000
	owe?	100-199		01-25,000	☐ More than 100,000
		200-999			☐ More than 100,000
19.	How much do you	\$0-\$50,000	D 44.5		
	estimate your assets to	\$50,001-\$100,000		00,001-\$10 million	□\$500,000,001-\$1 billion
	be worth?			000,001 - \$50 million	□\$1,000,000,001-\$10 billion
		\$100,001-\$500,000		000,001-\$100 million	☐\$10,000,000,001-\$50 billion
wanninim		☐ \$500,001-\$1 million	以 \$100),000,001-\$500 million	☐More than \$50 billion
	How much do you	50-\$50,000	□ \$1,0	00,001-\$10 million	🔲 \$500,000,001-\$1 billion
	estimate your liabilities	5 50,001-\$100,000		000,001-\$50 million	☐\$1,000,000,001-\$10 billion
	to be?	\$100,001-\$500,000		000,001-\$100 million	□\$10,000,000,001-\$10 billion
		☐ \$500,001-\$1 million		,000,001-\$500 million	
Part	7: Sign Rolow			, a co, a a i t t t t t t t t t t t t t t t t t	☐ More than \$50 billion
	oign below				
or y	ou	I have examined this petition correct.	, and I declare under p	penalty of perjury that the informa	ation provided is true and
		If I have chosen to file under of title 11, United States Cod under Chapter 7.	Chapter 7, I am aware e. I understand the rel	e that I may proceed, if eligible, u ief available under each chapter,	inder Chapter 7, 11,12, or 13 and I choose to proceed
		If no attorney represents me this document, I have obtained	and I did not pay or ag ed and read the notice	ree to pay someone who is not a required by 11 U.S.C. § 342(b).	an attorney to help me fill out
				e 11, United States Code, specifi	ied in this petition.
		I understand making a false s with a bankruptcy case can re 18 U.S.C. §§ 152, 1341, 1519	-out iii iiites ub ta azai	property, or obtaining money or p 0,000, or imprisonment for up to	property by fraud in connection 20 years, or both.
		X Signature of Debtor 1	- Jange	Signapure	U A. Buyster of Debtor 2
WWW.q		Executed on	6 /2016 DD / YYYY	Executed	on / 18/2016

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Debtor 1	Kelvin First Name	Bernard Middle Name	Hampton Last Name	
Debtor 2	Lee	Ardis	Hampton	
Spouse, if filing)	First Name	Middle Name	Last Name	
United States		the: <u>NORTHERN</u> District of	f_ILLINOIS_ (State)	
Case Number (If known)	·			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below			
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?			
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.			
* Lec Jamy & Der A. Klaryster Signature of Debtor 1			
Date : 1 /2016 MM / DD / YYYY Date : MM /	/ //2016 DD / YYYY		

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Debtor 1	Kelvin	Bernard	Hampton	Const. Name of the
\$0000000000000000000000000000000000000	First Name	Middle Name	Last Name	Case Number (if known)
1	Lee A. Hampton and A		Describe the nature of the business	Employer Identification number Do not include Social Security number or
			eal Estate Tax Appeals	
				EIN:
		Ná	me of accountant or bookkeeper	Dates business existed:
	No.	•	did you give a financial statement to	o anyone about your business? Include all financial
	Yes. Fill in the details.			
Part 12:	Sign Below	Đạt	issued	
in con 18 U.S	Fread the answers on error and correction with a bankm i.c. §§ 152, 1341, 151:	uptcv case can result i	nocial Affairs and any attachments, aking a false statement, concealing in fines up to \$250,000, or imprisonment in the state of December 250,000.	A. Duster
Did yo	u attach additional pa	YY ages to Your Statemen	MM / C	D / YYYY Filing for Bankruptcy (Official Form 107)?
■ No		gas is real signatures	. Or r mancial Allairs for Individuals	Filing for Bankruptcy (Official Form 107)?
Did you	ı pay or agree to pay	someone who is not a	n attorney to help you fill out bankr	untcy forms?
No			The state of the s	
Yes	s. Name of person			. Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).
***************************************				(-magir om 119).

Case 16-01714 Doc 1 Filed 01/20/16 Entered 01/20/16 15:53:17 Desc Main Page 57 of 62 Document Debtor 1 Kelvin Bernard Case Number (if known) First Name Last Name List Your Unexpired Personal Property Leases Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Describe your unexpired personal property leases Will the lease be assumed? Lessor's name: Ford Credit ☐ No Description of leased Yes property: 2015 Ford Edge Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: □ No ☐ Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property: Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Part 3:

Date Dated: Z

Dated: MM / DD / YYYY

Official Form 108

Record # 674470

Statement of Intention for Individuals Filing Under Chapter 7

Case 16-01714 Doc 1 Filed 01/20/16 Entered 01/20/16 15:53:17 DISCLAIMER Debtors have 78 at and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

TO READ, C	HECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!	, and a solution and duals
Dated://2016	160/1	X Date & Sign
	Kelvin Bernard Hampton	
Dated: / / 8 /2016	Su So. Humphi	X Date & Sign
	Lee Ardis Hampton	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kelvin Bernard Hampton and Lee Ardis Hampton / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UN	IDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE	AND CORRECT.
Dated: // 1/2016	Kelvin Bernard Hampton	X Date & Sign
Dated: / / / // /2016	Dee A. Hungton Lee Ardis Hampton	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debtor	1 Kelvin	Bernard	Hampton		
*******	First Name	Middle Name	Last Name	Case Number (if known)	
and the state of t				Debtor 1 C	Column B Debtor 2 or On-filing spouse
	employment compens			\$0.00	
Do unc	not enter the amount it ler the Social Security	f you contend that the amount recei Act. Instead, list it here:	ved was a benefit		\$0.00
Fo	r you	••••••			
Fo	r your spouse				
9. Pe r ber	nsion or retirement in nefit under the Social S	come. Do not include any amount r security Act.	eceived that was a	\$0,00	\$0.00
as	a victim of a war crime.	urces not listed above. Specify the ts received under the Social Securit, a crime against humanity, or intern t other sources on a separate page	y Act or payments received		\$0.00
10a				\$0.00 \$	0.00
				\$ 0.00	\$0.00
10c.	Total amounts from se	eparate pages, if any.		\$0.00	\$0.00
11. Cale colu	culate your total curre ımn. Then add the total	ent monthly income. Add lines 2 the I for Column A to the total for Colum	ough 10 for each nn B.	\$3,000.01 +	\$2,946.92 = \$5,946.93
Part 2	: Determine Whet	her the Means Test Applies to You			
12. Cal o 12a.	culate your current mo Copy your total curre	onthly income for the year. Followent monthly income from line 11	these steps:	Copy line 11 here	12a. \$5 0/6 02
		umber of months in a year).			ΨJ,940.93
12b.	The result is your an	nual income for this part of the form			x 12
3. Calc	ulate the median fami	ly income that applies to you. Foll	ow these steps:		^{12b.} \$71,363.16
Fill in	n the state in which you	live.	IL		•
Fill in	the number of people	in your household.	2		
Fill in To fir instru	the median family inco nd a list of applicable m actions for this form. Th	ome for your state and size of hous nedian income amounts, go online u is list may also be available at the l	ehold sing the link specified in the s ankruptcy clerk's office.	eparate	13. \$63,820.00
. How	do the lines compare?	?			***************************************
14a.	ine 12b is less thar Go to Part 3.	n or equal to line 13. On the top of p	page 1, check box 1, There is	no presumption of abuse.	William
14b.	x Line 12b is more tha Go to Part 3 and fill	an line 13. On the top of page 1, che out Form 122A-2.	eck box 2, The presumption o	f abuse is determined by Form 122A-2.	Westermanne
Part 3:	Sign Below				
	By signing here, I decl	are under penalty of perjury that the	information on this statemen	t and in any attachments is true and con	
	le!	0.2	1 ×	Au A N. The and con	ect.
	Kelvi	in Bernard Hampton		Lee Ardis Hampton	
	Date::/_	/2016	Date::	1/8/2016	
ı	If you checked line 14a	ı, do NOT fill out or file Form 122A-:	-		According
	f you checked line 14b	, fill out Form 122A-2 and file it with	this form.		***************************************
		The second secon			

Case 16-01714 Doc 1 Filed 01/20/16 Entered 01/20/16 15:53:17 Desc Main Page 61 of 62 Document Debtor 1 Kelvin Bernard Hampton Case Number (if known) 41. 41a. Fill in the amount of your total nonpriority unsecured debt. If you filled out A Summary of Your Assets and Liabilities and Certain Statistical Information Schedules (Official Form 6), you may refer to line 5 on that form. x.25 41b. 25% of your total nonpriority unsecured debt. 11 U.S.C. § 707(b)(2)(A)(i)(I)Copy Multiply line 41a by 0.25 here 👈 42. Determine whether the income you have left over after subtracting all allowed deductions is enough to pay 25% of your unsecured, nonpriority debt. Check the box that applies: Line 39d is less than line 41b. On the top of page 1 of this form, check box 1, There is no presumption of abuse. Line 39d is equal to or more than line 41b. On the top of page 1 of this form, check box 2, There is a presumption of abuse. You may fill out Part 4 if you claim special circumstances. Then go to Part 5. Part 4: Give Details About Special Circumstances 43. Do you have any special circumstances that justify additional expenses or adjustments of current monthly income for which there is no reasonable alternative? 11 U.S.C. § 707(b)(2)(B). No. Go to Part 5. Yes. Fill in the following information. All figures should reflect your average monthly expense or income adjustment for each item. You may include expenses you listed in line 25. You must give a detailed explanation of the special circumstances that make the expenses or income adjustments necessary and reasonable. You must also give your case trustee documentation of your actual expenses or income adjustments. Give a detailed explanation of the special circumstances Average monthly expense Part 5: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct Kelvin Bernard Hampton

Date: Dated: _/_/

Date: Dated:

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Form B 201A, Notice to Consumer Debtor(s)

In re Kelvin Bernard Hampton and Lee Ardis Hampton / Debtors

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated. deny your

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: // // /2016	Me Di James	X Date & Sign
	Kelvin Bernard Hampton	
Dated: // // //2016	But. Hungton	X Date & Sign
4	Lee Ardis Hampton	
Dated:/_/9/2016	Attorney: Paul Franklin Jensen	